

**Amendments to the Abstract:**

Please amend the title in the Abstract of the Disclosure as follows:

~~COMPUTER IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-~~  
~~BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT~~  
~~HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM EMPLOYING~~  
~~A RISK FILTER ROUTINE THAT DETERMINES WHETHER TO SELECTIVELY~~  
~~REJECT PAYMENT~~ BASED UPON AT LEAST ONE USER-SUPPLIED RISK  
PARAMETER INCLUDING A CLEAN PAYMENT LIMIT